

Statement of Chauncey Goss
House Government Reform Committee
Government Operations and the Federal Workforce Subcommittee
Weathering the Storm: Oversight of the Federal Response and Recovery Efforts
in Southwest Florida following Hurricane Ian
August 10, 2023

Chairman Sessions, Ranking Member Mfume, Members of the subcommittee and staff, thank you for the opportunity to speak to you today about the federal government's response to Hurricane Ian. My name is Chauncey Goss and I am a nearly lifelong resident of southwest Florida. My parents, Porter and Mariel Goss, moved to Sanibel in 1970 and raised their family here. I spent some time in DC, and then returned to raise my family here. While in DC I worked under contract for the Pentagon as a strategic planner, for the White House as career senior professional staff at the Office of Management and Budget, and on the Hill as the Deputy Staff Director for the Committee on the Budget. When I left DC and moved back to Sanibel, I started a consulting firm that provides insight into federal fiscal policy. I provide this background only to provide context. I have worked in and around the federal government for well over two decades and am very familiar with the federal agencies, what they do, and how they do it. It's not lost on me that if I was frustrated with some of the federal responses to Ian, then others undoubtedly were too.

On September 28, 2022, my family and I lost our home and all our possessions except for those we had in the car with us. No one ever thinks this will happen to them. I certainly didn't. But my family, along with many of our neighbors in SW Florida, suddenly found ourselves homeless. For those of us on Sanibel and Captiva, due to the loss of use of the bridge, we had no way to even get to our homes until Governor DeSantis expedited bridge repairs. I am fortunate in that our relatives have an apartment on the east coast that my family used temporarily. The real issue for us was that it was an 8 hour round trip commute each day from Vero Beach to Sanibel. What I needed, what many of us needed, was temporary shelter in SW Florida.

I asked FEMA about temporary shelter and was told I qualified and was given a website to check hotel availability and was put on a list for a trailer. The first time I checked the website, the nearest available hotel was in Alabama. To be fair, I think I had asked for the following day. When I changed the search parameter to the following week, I was given a choice that was closer, but still north of Tampa. The problem was many were displaced, many hotel rooms were destroyed by the storm, and demand was high as rescue and construction workers had flooded into the region to help. So temporary housing was at a premium.

This is where I thought FEMA would shine. I knew FEMA had a fleet of trailers either available or ready to be made available that could help our community. Two weeks before Thanksgiving (6 weeks after the storm) I was told I would be getting a trailer and that someone would be out to measure my driveway. On December 8, I drove over from Vero Beach to meet a person doing contract work for FEMA and he marked where the

trailer would go in my driveway. I was hopeful we could be in the trailer by the holidays, and he said he didn't see any reason why not.

The holidays came and went. I visited the federal disaster assistance center at the Sanibel Community Church and was told by one of the many workers there that no one at that facility could help me, but that I needed to call a 1-800 number. When I asked if the person working for FEMA would call it with me, I was told no. I called the number frequently and I don't believe I ever received a response to the messages I left. When I asked the FEMA employees working on Sanibel what the status of the trailer program was, they said they didn't know, and apparently, they didn't care enough to find out. In early March (6 months after the storm and three months after my driveway was measured), I received a call from FEMA saying they could install a trailer, but it wouldn't be until mid-April. They also said there was a catch and that the trailer would have to be returned to them during hurricane season which runs from June through November. I had since found alternative housing on the island, so I thanked them, and asked them to remove my name from the list.

I was, and still am, disappointed that FEMA couldn't figure out how to provide temporary housing quickly to those in the wake of a disaster. This country will have hurricanes, floods, wildfires, tornados, and mud slides in the future. Providing speedy temporary housing seems like an obvious easy response that should be automatic. After Ian, for some reason or another, it wasn't. Perhaps you can find out why. Not only do trailers provide housing to the victims of a disaster, but that housing provides stability to the neighborhoods and reduces the need for law enforcement.

I also had the opportunity to interact with the Small Business Administration. They reached out to me and asked if I would like to apply for a loan. I knew from working with my contractor that the damage to my home was around \$500,000 and I knew that flood insurance would cover half of that so on November 9 I applied for a loan and was approved for \$205,000 on November 13. I was impressed with the speed with which SBA processed my loan request.

Over the next four months I provided pages and pages and pages of documents to SBA to prepare my loan for closing. I was handed off to three or four different people throughout the process. For some documents, we used an electronic signature software from my laptop, but for others a wet signature was required. I signed some documents and took a picture of them with my phone, but those were "rejected by the lawyers" because they needed to be in PDF format. When I submitted them in PDF format, I was told they had to come from a scanner not a phone. I told them I didn't have a scanner because I didn't think to pack it when I evacuated. I also pointed out that using a phone to take a picture and converting it to a pdf is the exact same technology from a physics standpoint as scanning a document.

Logic, however, wasn't going to win this battle, so I drove over from Vero Beach to the disaster assistance center on Sanibel. I gave the SBA representative my loan number and driver's license and asked if she would use the scanner sitting on her desk to scan my documents and send them to her colleague. She told me she could not use her

scanner to scan the documents to her colleague. When I asked why not, she had no good reason (because honestly one couldn't exist). I asked if she could call her colleague and witness that I was signing a document in front of her as a way to verify my signature. Of course, she said no. I asked if there was any way she could help me move my loan along and she said no. As I left, I began to wonder why FEMA and SBA had spent so much money deploying people to this emergency response center. My experience was the workers weren't empowered to do anything useful to actually assist disaster victims once they were signed up for these programs.

SBA notified me in late February (over three months after having my loan approved) that because I received a flood insurance payment in late January, they had reduced my approved loan amount from \$205,000 to \$40,000. I asked why the loan amount had been reduced since I still needed the \$205,000 to help pay for the rebuild. I didn't receive an answer. Ultimately, I asked them to cancel the \$40,000 loan and told them I would opt for a \$25,000 disbursement loan. In early March, nearly four months after being approved for a loan of \$205,000, I received \$25,000 from SBA.

In closing, I don't want to sound ungrateful for the work these two agencies have undertaken in SW Florida after Ian. I know they have helped our communities. My takeaways for you and for senior leadership at FEMA and SBA would be to not just put boots on the ground, but to put some brains on the ground as well. DoD deploys general officers to the battlefield for a reason. Empower the people who are on the front lines to make decisions and solve problems.

If the decision makers are inside the beltway, move them to the uncomfortable front lines. Let them understand first-hand the implications of their decisions. It's easy to sit in a federal building somewhere and say "no trailers for you," for six months or "sorry it's taken four months to process a simple loan," but if you are actually living in the disaster area interacting with the disaster victims, you may have more empathy and a greater sense of urgency. The goal should be to get to yes quickly.

I encourage this committee to ask the Government Accountability Office (GAO) to evaluate the federal response to Ian. The people who were deployed here were consuming scarce resources. FEMA and SBA should have made sure each was a Swiss Army knife capable of tackling a multitude of issues rather than butter knives who directed residents to 1-800 numbers and refused to let them use their scanners. GAO should look at how long it took SBA to process loans (my conventional loan was closed in under three weeks), how long it took FEMA to move people into trailers (is over six months still considered rapid?), and then you in Congress should decide if those timelines meet the response you would want for your family and your constituents should they ever become disaster victims. Hopefully this hearing is a step towards finding that answer.